

FORM B1					United States Bankruptcy Court Northern District of Illinois			Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): BARROW, OBRA				Name of Joint Debtor (Spouse) (Last, First, Middle): BARROW, FLORETHA					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7533				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6805					
Street Address of Debtor (No. & Street, City, State & Zip Code): 2628 South 11th Avenue Broadview, IL 60155				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2628 South 11th Avenue Broadview, IL 60155					
County of Residence or of the Principal Place of Business: Cook				County of Residence or of the Principal Place of Business: Cook					
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if different from street address above):									
Information Regarding the Debtor (Check the Applicable Boxes)									
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank				Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13					
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.					
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)									
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999			1000-over
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million			\$10,000,001 to \$50 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 44 Name of Debtor BARROW, OBRA BARROW, FLORETHA		FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: Northern District of Illinois, Eastern Division		Case Number: 04-07095	Date Filed: 2/25/04	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Signatures				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ OBRA BARROW</u> Signature of Debtor OBRA BARROW X <u>/s/ FLORETHA BARROW</u> Signature of Joint Debtor FLORETHA BARROW _____ Telephone Number (If not represented by attorney) <u>April 7, 2005</u> Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ MARC C. SHEINBAUM</u> <u>April 7, 2005</u> Signature of Attorney for Debtor(s) Date MARC C. SHEINBAUM Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
Signature of Attorney X <u>/s/ MARC C. SHEINBAUM</u> Signature of Attorney for Debtor(s) MARC C. SHEINBAUM Printed Name of Attorney for Debtor(s) COHEN & KROL Firm Name 105 West Madison Street Suite 1100 Chicago, IL 60602 Address 312-368-0300 Fax: 312-368-4559 Telephone Number April 7, 2005 Date				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date				

United States Bankruptcy Court
Northern District of Illinois

In re **OBRA BARROW,
FLORETHA BARROW**

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	157,000.00		
B - Personal Property	Yes	3	17,025.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		153,824.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		3,739.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		231,518.91	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,750.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			174,025.00		
Total Liabilities				389,082.41	

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 2628 South 11th Avenue Broadview, IL	100%	J	157,000.00	131,870.00

Sub-Total > **157,000.00** (Total of this page)

Total > **157,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Bank of Hillside Business Checking d/b/a The Gospel Rack (Debtors have no personal checking or savings accounts)	-	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 Bedroom Sets, Kitchen Set, 2 Couches, 4 Lamps, Diningroom Table, 10 Chairs, Washer & Dryer, Refrigerator, Stove, Small Appliances	J	1,400.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. Books	J	75.00
6. Wearing apparel.		Normal Men's and Women's Apparel	J	400.00
7. Furs and jewelry.		Men's Watch Woman's Wedding Ring, Watch, Costume Jewelry	J	450.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtor has a Term Life Insurance Policy with no cash surrender value	J	0.00

Sub-Total > **2,625.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		The Gospel Rack (See Statement of Affairs 18-25)	J	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford F-150 Truck (72,000 miles)	J	7,200.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.		2 Tables, 2 Chairs, Fax Machine, File Cabinet	J	200.00
28. Inventory.		Books and Music (Inventory at the Gospel Rack) (First Bank-Hillside has a U.C.C. lien against inventory)	J	7,000.00
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **14,400.00**
(Total of this page)
Total > **17,025.00**

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Real Property</u>			
Residence located at 2628 South 11th Avenue Broadview, IL	735 ILCS 5/12-901	15,000.00	157,000.00
<u>Cash on Hand</u>			
Cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
First Bank of Hillside Business Checking d/b/a The Gospel Rack (Debtors have no personal checking or savings accounts)	735 ILCS 5/12-1001(b)	200.00	200.00
<u>Household Goods and Furnishings</u>			
2 Bedroom Sets, Kitchen Set, 2 Couches, 4 Lamps, Diningroom Table, 10 Chairs, Washer & Dryer, Refrigerator, Stove, Small Appliances	735 ILCS 5/12-1001(b)	1,400.00	1,400.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Misc. Books	735 ILCS 5/12-1001(a)	75.00	75.00
<u>Wearing Apparel</u>			
Normal Men's and Women's Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
<u>Furs and Jewelry</u>			
Men's Watch Woman's Wedding Ring, Watch, Costume Jewelry	735 ILCS 5/12-1001(b)	450.00	450.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1999 Ford F-150 Truck (72,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	7,200.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
2 Tables, 2 Chairs, Fax Machine, File Cabinet	735 ILCS 5/12-1001(d)	200.00	200.00
<u>Inventory</u>			
Books and Music (Inventory at the Gospel Rack) (First Bank-Hillside has a U.C.C. lien against inventory)	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	550.00 1,850.00	7,000.00

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 98701313447			U.C.C. Lien on Inventory					
FIRST BANK-HILLSIDE P. O. Box 419048 Saint Louis, MO 63141		J	Books and Music (Inventory at the Gospel Rack) (First Bank-Hillside has a U.C.C. lien against inventory)					
			Value \$ 7,000.00				14,176.00	7,176.00
Account No. 20817646			Automobile Loan					
FORD MOTOR CREDIT 3010 Highland Parkway Suite 200 Downers Grove, IL 60515		J	1999 Ford F-150 Truck (72,000 miles)					
			Value \$ 7,200.00				7,778.00	578.00
Account No. 427-94-7533			Tax Lien on Residence					
ILLINOIS DEPT. OF REVENUE 100 W. Randolph Street Bankruptcy Section Chicago, IL 60601		J	Residence located at 2628 South 11th Avenue Broadview, IL					
			Value \$ 157,000.00				4,013.00	0.00
Account No. 65-655584-00			First Mortgage on Residence					
U.S. MORTGAGE 5825 West Sahara Avenue Las Vegas, NV 89146-3167		J	Residence located at 2628 South 11th Avenue Broadview, IL					
			Value \$ 157,000.00				102,857.00	0.00
Subtotal (Total of this page)							128,824.00	

1 continuation sheets attached

Form B6D - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 03 CH 20953			Arrearage on First Mortgage					
U.S. MORTGAGE c/o Codilis & Associates, P.C. 15W030 N. Frontage Rd., Ste 100 Burr Ridge, IL 60527		J	Residence located at 2628 South 11th Avenue Broadview, IL					
			Value \$ 157,000.00				25,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

25,000.00

Total
(Report on Summary of Schedules)

153,824.00

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Form B6E - Cont.
(04/04)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					
Account No. 427-94-7533 ILLINOIS DEPT. OF REVENUE 100 W. Randolph Street Bankruptcy Section Chicago, IL 60601	J	2003 Sales Tax				3,194.50	3,194.50
Account No. 427-94-7533 INTERNAL REVENUE SERVICE 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604		2004				545.00	545.00
Account No.							
Account No.							
Account No.							

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

3,739.50

Total
(Report on Summary of Schedules)

3,739.50

Form B6F
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ACSI Box 35097 Colorado Springs, CO 80935	J	Booth Rental				2,000.00
Account No. 153924225 ADT SECURITY SERVICE Box 371490 Pittsburgh, PA 15250	J					623.00
Account No. 113009586 ADT SECURITY SYSTEMS c/o Valentine & Kebartas, Inc. P. O. Box 325 Lawrence, MA 01842	J	Security Services				689.00
Account No. ALLIED INTERSTATE Box 436 Minneapolis, MN 55440	J	Music				305.00
Subtotal (Total of this page)						3,617.00

13 continuation sheets attached

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0207252589001	J						2,051.00
AT&T Box 78522 Phoenix, AZ 85062							
Account No. 708-344-3254 D	H						169.97
AT&T P. O. Box 8212 Aurora, IL 60572-8212							
Account No.	J						360.00
ATS Box 462008 Garland, TX 75046							
Account No.	J						2,349.00
AUGSBURG FORTRESS Box 59304 Minneapolis, MN 55459							
Account No. 203657	J						701.00
AUTOM 5226 S. 31st Place Phoenix, AZ 85040							
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							5,630.97
Subtotal (Total of this page)							5,630.97

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5407 3011 0269 0203		J					10,829.00
BANK ONE Box 50882 Henderson, NV 89016							
Account No.		J					2,000.00
BAR MANAGEMENT 6408 N. Western Avenue Chicago, IL 60645							
Account No. GOSRAC		J					8,336.00
BOOK WORLD, INC. 1941 Whittfield Park Loop Sarasota, FL 34243							
Account No. 108210824		J					403.19
BRINKS HOME SECURITY P. O. Box 660418 Dallas, TX 75266-0418							
Account No. 10216		J	Repairs				2,106.00
C. JOHNSON SIGN CO. 9615 Waveland Avenue Franklin Park, IL 60131							
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							23,674.19
Subtotal (Total of this page)							23,674.19

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4862 3622 0850 0853 CAPITAL ONE Box 60000 Seattle, WA 98190	J					601.00
Account No. 4791 2415 5057 6859 CAPITAL ONE Box 60000 Seattle, WA 98190	J					1,173.00
Account No. 5291 0713 4019 5237 CAPITAL ONE Box 60000 Seattle, WA 98190	J					3,114.00
Account No. 4305 8716 6000 9315 CHASE Box 52095 Phoenix, AZ 85072	J					11,187.00
Account No. 2573166 CHRYSLER FINANCIAL c/o Riezman Berger, P.C. 7700 Bonhomme, 7th Floor Saint Louis, MO 63105	J	2001 Deficiency on 2001 Dodge Ram Van				8,000.00
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						24,075.00
Subtotal (Total of this page)						24,075.00

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 201-2573166 CHRYSLER FINANCIAL c/o Riezman Berger, P.C. 7700 Bonhomme, 7th Floor Saint Louis, MO 63105	X	Deficiency on 1998 Dodge Durango				4,000.00
Account No. 403611-01 CITY OF JACKSONVILLE FIRE RES P. O. Box 863005 Orlando, FL 32886	W	Ambulance				460.00
Account No. 300261 CNI DISTRIBUTOR 5584 Mt. View Road Antioch, TN 37013	J					288.00
Account No. 77949 CSS CO., INC. 517 Main Street Lima, OH 45804	J	Books				568.00
Account No. 1002606207 DAIMLER CHRYSLER SERVICES N.AMER Box 600 Horsham, PA 19044	J	Deficiency				4,920.00
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						10,236.00
Subtotal (Total of this page)						10,236.00

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
DICKSONS Box 368 Seymour, IN 47274	J					3,296.00
Account No. 28587941						
DIRECTV P. O. Box 9001069 Louisville, KY 40290-1069	H					354.13
Account No. 6011 0075 9071 1031						
DISCOVER Box 30395 Salt Lake City, UT 84130	J					7,582.00
Account No. 8513739382						
EXXON MOBIL Box 4555 Carol Stream, IL 60197	J					207.00
Account No.		Rent				
FAKHOURI BROTHERS 50 Saw Grass Lemont, IL 60439	J					14,085.00
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						25,524.13

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5421 1601 0017 6041 FIRST CONSUMERS Box 3910 Portland, OR 97208	J					5,399.00
Account No. 5048 7000 0004 7520 FLEET Box 15368 Wilmington, DE 19850	J					1,297.00
Account No. 1016724 G & K SERVICES 8201 S. Cork Avenue Justice, IL 60458	J	Rug Service				121.00
Account No. 60153GISPE001 GIA PUBLICATIONS 7404 S. Mason Avenue Chicago, IL 60638	J	Advertising				2,483.74
Account No. 154900816950 GMAC Box 173793 Denver, CO 80217	J	Truck Rental				2,692.00
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,992.74

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 2935028724 HALLMARK SYSTEMS, INC. 354 Page Street Stoughton, MA 02072	J	Office Supplies				236.00
Account No. HARLEM FURNITURE c/o HRS USA Box 17602 Baltimore, MD 21297	J					2,280.00
Account No. 02090069 HOFFMAN BROTHERS 903 E. Springfield Road Owensville, MO 65066	J					4,738.00
Account No. 5407 9120 5429 7423 HOUSEHOLD BANK P. O. Box 80084 Salinas, CA 93912-0084	H					1,816.93
Account No. IGC/NSF Box 41417 Philadelphia, PA 19101	J					528.00
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						9,598.93
Subtotal (Total of this page)						9,598.93

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. FC942	J	Posters				920.00
INSPIRATION ART, INC. 320 E. Eleventh Avenue, SE Cedar Rapids, IA 52406						
Account No. 427-94-7533	J	1999 Income Taxes				25,947.00
IRS Mail Stop 5010 CHI 230 S. Dearborn Chicago, IL 60604						
Account No.	J	Musix				7,006.00
JDI RECORDS 309 N. Sycamore, Ste 2 Los Angeles, CA 90036						
Account No.	J					2,232.00
JUDSON PRESS Box 851 Valley Forge, PA 19482						
Account No. 87886891	J					528.00
MESSIAHS, INC. Box 2864 Tuscaloosa, AL 35403						
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						36,633.00
Subtotal (Total of this page)						36,633.00

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 454850	J	Music				965.00
NATIONAL BOOK NETWORK Box 890510 Charlotte, NC 28289						
Account No. 001757	J	Music				14,781.00
NEW DAY CHRISTIAN DISTRIBUTOR c/o Vincent Wehby, Jr. 126 Shivel drive Hendersonville, TN 37075						
Account No. 2316736327	J					486.00
NICOR Box 2020 Aurora, IL 60507						
Account No. 2-31-67-2121-2	J					2,847.76
NICOR GAS P. O. Box 310 Aurora, IL 60507-0310						
Account No. 6011 5642 0099 9307	J					1,757.10
OFFICE DEPOT CREDIT PLAN P. O. Box 9020 Des Moines, IA 50368-9020						
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						20,836.86
Subtotal (Total of this page)						20,836.86

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Lease #254600	H		File No. 04-02769-0 Insurance				611.73
PREMIER CAPITAL GROUP, INC. c/o Abendroth & Russell, P.C. 2536 73rd Street, Regency Plaza Urbandale, IA 50322-4700							
Account No. 1099929	J						5,278.00
PROVIDENT MUSIC GROUP 741 Cool Spring Road Franklin, TN 37067							
Account No. 4121 3724 0080 0883	J						4,183.00
PROVIDIAN Box 660548 Dallas, TX 75266							
Account No.	J		Rent				11,200.00
RICHARD A. PEVITTS 1796 W. 16th Street Broadview, IL 60155							
Account No. 7503102-7083446184001	J						355.67
SBC MIDWEST c/o Southwest Credit Systems, L.P. 5910 W. Plano Parkway, Ste 100 Plano, TX 75093-4638							
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							21,628.40
Subtotal (Total of this page)							21,628.40

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 01 76122 20185 4	H					
SEARS CHARGE PLUS P. O. Box 182149 Columbus, OH 43218-2149						
						741.96
Account No. 11 50024 68245 4	H					
SEARS CHARGE PLUS P. O. Box 182149 Columbus, OH 43218-2149						
						1,572.98
Account No.	J	Store Rent				
SEUNG W. YOO 2331 Greenview Road Northbrook, IL 60062						
						11,317.00
Account No. 0401200087	W	Medical Insurance				
SHANDS JACKSONVILLE P. O. Box 862385 Orlando, FL 32886-2385						
						1,369.90
Account No. 20769	J					
SWORD OF THE LORD Box 1099 Murfreesboro, TN 37133						
						424.00
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						15,425.84

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 10975 TABBIES 1530 W. Glenlake Avenue Itasca, IL 60143	J	Bible Tabs				499.00
Account No. 26034498 TASEIS DISTB. LLC 3532 N. Keysone Avenue Indianapolis, IN 46218	J	Music				4,944.00
Account No. 92676303 THE EMORY CLINIC, INC. P. O. Box 102398 Atlanta, GA 30368-2398	H					647.00
Account No. 0623588 THE SHEPHERD GUIDE 12362 Beach Blvd., Ste 6 Stanton, CA 90680	J					760.00
Account No. 436410 UMI Box 2739 Carol Stream, IL 60132	J					5,861.00
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,711.00

Form B6F - Cont.
(12/03)

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 1237596	W		Medical				190.00	
UNIVERSITY OF FLORIDA Jacksonville LPhysicians, Inc. P. O. Box 44008 Jacksonville, FL 32231-4008								
Account No.	J		Music				354.00	
US RECORDS Box 4661 West Hills, CA 91308								
Account No. 504999121	J						3,685.85	
VERIZON WIRELESS 777 Big Timber Road Elgin, IL 60123								
Account No.	J						1,130.00	
WARNER PRESS Box 2499 Anderson, IN 46018								
Account No. GRACK	J						4,575.00	
WBGX RADIO 15700 Campbell Avenue Harvey, IL 60426								
Sheet no. 13 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	9,934.85
							Total (Report on Summary of Schedules)	231,518.91

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **OBRA BARROW,
FLORETHA BARROW**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
GREGGORY BARROW Debtors' Son	CHRYSLER FINANCIAL c/o Riezman Berger, P.C. 7700 Bonhomme, 7th Floor Saint Louis, MO 63105

In re **OBRA BARROW
FLORETHA BARROW**

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP	AGE
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Self-employed - Owner	Self-employed - Co-owner
Name of Employer	THE GOSPEL RACK	THE GOSPEL RACK
How long employed	29 years	16 years
Address of Employer	2628 S. 11th Avenue Broadview, IL 60155	2628 S. 11th Avenue Broadview, IL 60155

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ <u>2,500.00</u>	\$ <u>2,500.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>2,500.00</u>	\$ <u>2,500.00</u>

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>2,500.00</u>	\$ <u>2,500.00</u>
--------------------	--------------------

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Pension or retirement income

Other monthly income

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

TOTAL MONTHLY INCOME

\$ <u>2,500.00</u>	\$ <u>2,500.00</u>
--------------------	--------------------

TOTAL COMBINED MONTHLY INCOME \$ 5,000.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **OBRA BARROW
FLORETHA BARROW**

Debtor(s)

Case No.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	1,113.00
Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
Is property insurance included?	Yes <u>X</u> No <u> </u>		
Utilities:			
Electricity and heating fuel		\$	200.00
Water and sewer		\$	60.00
Telephone		\$	70.00
Other <u>Cable</u>		\$	40.00
Home maintenance (repairs and upkeep)		\$	0.00
Food		\$	350.00
Clothing		\$	90.00
Laundry and dry cleaning		\$	25.00
Medical and dental expenses		\$	40.00
Transportation (not including car payments)		\$	120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	7.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	100.00
Health		\$	610.00
Auto		\$	125.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	0.00
Other		\$	0.00
Other		\$	0.00
Other		\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	800.00
Other		\$	0.00
Other		\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	3,750.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	5,000.00
B. Total projected monthly expenses		\$	3,750.00
C. Excess income (A minus B)		\$	1,250.00
D. Total amount to be paid into plan each	Monthly	\$	1,250.00
	(interval)		

**United States Bankruptcy Court
Northern District of Illinois**

In re **OBRA BARROW
FLORETHA BARROW**

Debtor(s)

Case No.
Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 7, 2005

Signature /s/ OBRA BARROW
OBRA BARROW
Debtor

Date April 7, 2005

Signature /s/ FLORETHA BARROW
FLORETHA BARROW
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

United States Bankruptcy Court
Northern District of Illinois

In re **OBRA BARROW
FLORETHA BARROW**

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$10,000.00	2005 - Joint Income
\$50,000.00	2004 - Joint Income
\$72,000.00	2003 - Joint Income
\$88,000.00	2002 - Joint Income

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

- None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
U.S. Mortgage 5825 West Sahara Avenue Las Vegas, NV 89146-3167	Monthly	\$1,113.00	\$102,857.00
Minimum Payments to other Creditors		\$0.00	\$0.00

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
U.S. Mortgage vs. Barrow No. 03 CH 20953	Foreclosure	Circuit Court of Cook County, Illinois County Department, Chancery Division	Pending
Provident Music Group vs Barrow	Collections	Circuit Court of Cook County, Illinois	Pending
Seung Won Yoo vs. Barrow	Collections	Circuit Court of Cook County, Illinois	Pending
IRS (ACS Support) vs. Barrow	Collection	Circuit Court of Cook County, Illinois	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
CHRYSLER FINANCIAL	August, 2004	1998 Dodge Durango repossessed

NAME AND ADDRESS OF CREDITOR OR SELLER CHRYSLER FINANCIAL	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN November, 2004	DESCRIPTION AND VALUE OF PROPERTY 2001 Dodge Ram Van repossessed
--	---	---

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE COHEN & KROL 105 West Madison Street Suite 1100 Chicago, IL 60602	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR March 28, 2005	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$194.00 - Filing Fee \$806.00 - Pd. 3/28/05 \$1,394.00 - Balance to be paid thru plan
--	--	---

10. Other transfers

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
THE GOSPEL RACK		2628 S. 11th Avenue Broadview, IL 60155	Sales of christian books and music	1979 - Present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
MEANS INCOME TAX SERVICE
2019 Thrift Road
Charlotte, NC 28208

DATES SERVICES RENDERED

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY
Liquidation of inventory of The
Gospel Rack - Books & Music

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)
\$7,000.00

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY
Liquidation of inventory of The Gospel Rack - Books &
Music

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS
Barrow

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
OBRA BARROW 2628 S. 11th Avenue Broadview, IL 60155	Owner	50%
FLORETHA BARROW 2628 S. 11th Avenue Broadview, IL 60155	Owner	50%

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Debtors' income is from The Gospel Rack	Income - See Schedule "I"	2004 - \$6,000/Month 2005 - \$5,000/Month

Business

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **April 7, 2005**

Signature **/s/ OBRA BARROW**
OBRA BARROW
Debtor

Date **April 7, 2005**

Signature **/s/ FLORETHA BARROW**
FLORETHA BARROW
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court**Northern District of Illinois****OBRA BARROW**In re **FLORETHA BARROW**

Debtor(s)

Case No.

Chapter

13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,200.00</u>
Prior to the filing of this statement I have received.....	\$	<u>806.00</u>
Balance Due.....	\$	<u>1,394.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 7, 2005**/s/ MARC C. SHEINBAUM**MARC C. SHEINBAUM****COHEN & KROL****105 West Madison Street****Suite 1100****Chicago, IL 60602****312-368-0300 Fax: 312-368-4559**

**United States Bankruptcy Court
Northern District of Illinois**

In re	<u>OBRA BARROW FLORETHA BARROW</u>	Debtor(s)	Case No. Chapter	<u>13</u>
-------	--	-----------	---------------------	-----------

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 85

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date:	<u>April 7, 2005</u>	<u>/s/ OBRA BARROW</u> OBRA BARROW Signature of Debtor
Date:	<u>April 7, 2005</u>	<u>/s/ FLORETHA BARROW</u> FLORETHA BARROW Signature of Debtor

ACSI Box 35097 Colorado Springs, CO 80935	Case 05-13102 Doc 1 Filed 04/07/05 Entered 04/07/05 11:07:23 Desc Main Document Page 42 of 44 5220 S. 1st Place Phoenix, AZ 85040	CHRYSLER FINANCIAL c/o Riezman Berger, P.C. 7700 Bonhomme, 7th Floor Saint Louis, MO 63105
ADT SECURITY SERVICE Box 371490 Pittsburgh, PA 15250	BANK ONE Box 50882 Henderson, NV 89016	CHRYSLER FINANCIAL c/o Riezman Berger, P.C. 7700 Bonhomme, 7th Floor Saint Louis, MO 63105
ADT SECURITY SYSTEMS c/o Valentine & Kebartas, Inc. P. O. Box 325 Lawrence, MA 01842	BAR MANAGEMENT 6408 N. Western Avenue Chicago, IL 60645	CITY OF JACKSONVILLE FIRE RE P. O. Box 863005 Orlando, FL 32886
ALLIED INTERSTATE Box 436 Minneapolis, MN 55440	BOOK WORLD, INC. 1941 Whittfield Park Loop Sarasota, FL 34243	CNI DISTRIBUTOR 5584 Mt. View Road Antioch, TN 37013
AMO RECOVERIES 7067 W. Broward Blvd., Ste C Plantation, FL 33317	BRINKS HOME SECURITY P. O. Box 660418 Dallas, TX 75266-0418	CSS CO., INC. 517 Main Street Lima, OH 45804
ARSI P. O. Box 1025 Thousand Oaks, CA 91358	C. JOHNSON SIGN CO. 9615 Waveland Avenue Franklin Park, IL 60131	D&B RMS 340 Interstate N. Parkway P. O. Box 723001 Atlanta, GA 31139-0001
AT&T Box 78522 Phoenix, AZ 85062	CAPITAL ONE Box 60000 Seattle, WA 98190	DAIMLER CHRYSLER SERVICES N Box 600 Horsham, PA 19044
AT&T P. O. Box 8212 Aurora, IL 60572-8212	CAPITAL ONE Box 60000 Seattle, WA 98190	DICKSONS Box 368 Seymour, IN 47274
ATS Box 462008 Garland, TX 75046	CAPITAL ONE Box 60000 Seattle, WA 98190	DIRECTV P. O. Box 9001069 Louisville, KY 40290-1069
AUGSBURG FORTRESS Box 59304 Minneapolis, MN 55459	CHASE Box 52095 Phoenix, AZ 85072	DIRECTV c/o Nationwide Credit, In 11080 Magnolia Avenue Riverside, CA 92505-3047

DISCOVER Case 05-13102 Doc 1
Box 30395
Salt Lake City, UT 84130

Filed 04/07/05 Entered 04/07/05 11:07:23
Document Page 43 of 44
Box 43793
Denver, CO 80217

Desc Main
Mail Stop 5010 CHI
230 S. Dearborn
Chicago, IL 60604

EXXON MOBIL
Box 4555
Carol Stream, IL 60197

HALLMARK SYSTEMS, INC.
354 Page Street
Stoughton, MA 02072

JDI RECORDS
309 N. Sycamore, Ste 2
Los Angeles, CA 90036

FAKHOURI BROTHERS
50 Saw Grass
Lemont, IL 60439

HARLEM FURNITURE
c/o HRS USA
Box 17602
Baltimore, MD 21297

JUDSON PRESS
Box 851
Valley Forge, PA 19482

Financial Asset Management Systems,
1967 Lakeside Parkway
Suite 400
Tucker, GA 30084

HOFFMAN BROTHERS
903 E. Springfield Road
Owensville, MO 65066

M.R.S. ASSOCIAES, INC.
P. O. Box 8583
Cherry Hill, NJ 08002-0583

FIRST BANK-HILLSIDE
P. O. Box 419048
Saint Louis, MO 63141

HOUSEHOLD BANK
P. O. Box 80084
Salinas, CA 93912-0084

MESSIAHS, INC.
Box 2864
Tuscaloosa, AL 35403

FIRST CONSUMERS
Box 3910
Portland, OR 97208

IGC/NSF
Box 41417
Philadelphia, PA 19101

NATIONAL BOOK NETWORK
Box 890510
Charlotte, NC 28289

FLEET
Box 15368
Wilmington, DE 19850

ILLINOIS DEPT. OF REVENUE
100 W. Randolph Street
Bankruptcy Section
Chicago, IL 60601

NCO FINANCIAL SYSTEMS, INC.
507 Prudential Road
Horsham, PA 19044

FORD MOTOR CREDIT
3010 Highland Parkway
Suite 200
Downers Grove, IL 60515

ILLINOIS DEPT. OF REVENUE
100 W. Randolph Street
Bankruptcy Section
Chicago, IL 60601

NEW DAY CHRISTIAN DISTRIBUT
c/o Vincent Wehby, Jr.
126 Shivel drive
Hendersonville, TN 37075

G & K SERVICES
8201 S. Cork Avenue
Justice, IL 60458

INSPIRATION ART, INC.
320 E. Eleventh Avenue, SE
Cedar Rapids, IA 52406

NICOR
Box 2020
Aurora, IL 60507

GIA PUBLICATIONS
7404 S. Mason Avenue
Chicago, IL 60638

INTERNAL REVENUE SERVICE
230 South Dearborn Street
Mail Stop 5010 CHI
Chicago, IL 60604

NICOR GAS
P. O. Box 310
Aurora, IL 60507-0310

Case 05-13102 Doc 1
OFFICE DEPOT COMMERCIAL
P. O. Box 9163
Des Moines, IA 50368-9163

Filed 04/07/05 Entered 04/07/05 11:07:23 Desc Main Document Page 44 of 44
SHANDS JACKSONVILLE
P. O. Box 862385
Orlando, FL 32886-2385

UNIVERSITY OF FLORIDA
Jacksonville LPhysicians, Inc.
P. O. Box 44008
Jacksonville, FL 32231-4008

OFFICE DEPOT CREDIT PLAN
P. O. Box 9020
Des Moines, IA 50368-9020

SWORD OF THE LORD
Box 1099
Murfreesboro, TN 37133

US RECORDS
Box 4661
West Hills, CA 91308

PREMIER CAPITAL GROUP, INC.
c/o Abendroth & Russell, P.C.
2536 73rd Street, Regency Plaza
Urbandale, IA 50322-4700

TABBIES
1530 W. Glenlake Avenue
Itasca, IL 60143

VERIZON WIRELESS
777 Big Timber Road
Elgin, IL 60123

PROVIDENT MUSIC GROUP
741 Cool Spring Road
Franklin, TN 37067

TASEIS DISTB. LLC
3532 N. Keysone Avenue
Indianapolis, IN 46218

WARNER PRESS
Box 2499
Anderson, IN 46018

PROVIDIAN
Box 660548
Dallas, TX 75266

THE EMORY CLINIC, INC.
P. O. Box 102398
Atlanta, GA 30368-2398

WBGX RADIO
15700 Campbell Avenue
Harvey, IL 60426

RICHARD A. PEVITTS
1796 W. 16th Street
Broadview, IL 60155

THE SHEPHERD GUIDE
12362 Beach Blvd., Ste 6
Stanton, CA 90680

SBC MIDWEST
c/o Southwest Credit Systems, L.P.
5910 W. Plano Parkway, Ste 100
Plano, TX 75093-4638

TRANSWORLD SYSTEMS, INC.
25 Northwest Point Blvd., #750
Elk Grove Village, IL 60007

SEARS CHARGE PLUS
P. O. Box 182149
Columbus, OH 43218-2149

U.S. MORTGAGE
5825 West Sahara Avenue
Las Vegas, NV 89146-3167

SEARS CHARGE PLUS
P. O. Box 182149
Columbus, OH 43218-2149

U.S. MORTGAGE
c/o Codilis & Associates, P.C.
15W030 N. Frontage Rd., Ste 100
Burr Ridge, IL 60527

SEUNG W. YOO
2331 Greenvview Road
Northbrook, IL 60062

UMI
Box 2739
Carol Stream, IL 60132